



A member of the Atlantic Mutual Companies

# RENEWAL CERTIFICATE

PLEASE ATTACH THIS TO YOUR POLICY



## Insurance for Churches

### NAMED INSURED

Policy Number 498-00-56-92

UNITED CHURCH OF CHRIST EVANGELICAL  
CHURCH- T0067-  
3200 DILLON STREET  
BALTIMORE, MD 21224

### POLICY PERIOD:

From 12:01 A.M. Standard Time

JANUARY 1, 1992

To 12:01 A.M. Standard Time

JANUARY 1, 1993

### PRODUCER

GALLAGHER HEFFERNAN  
INSURANCE BROKERS  
1300 CLAY ST SUITE 340  
OAKLAND, CA 94612

**NOTE!**  
This is not your total premium.  
This is only the package portion.  
Pay the amount on the INVOICE.  
It also includes Umbrella &  
Administration charges.  
CONFERENCES OF THE  
UNITED CHURCH OF CHRIST  
INSURANCE ADVISORY BOARD

DATES DUE

01/01/92

### TOTAL PREMIUM

AMOUNT

\$4,466

IN RETURN FOR THE PREMIUM STATED ABOVE, THIS POLICY, SUBJECT TO ITS FULL TERMS, CONDITIONS AND LIMITATIONS, IS CONTINUED FOR THE INDICATED PERIOD.

### SUMMARY OF MAJOR COVERAGES

THE LIMIT OF THE COMPANY'S LIABILITY SHALL BE AS STATED BELOW, SUBJECT TO ALL THE TERMS OF THE POLICY HAVING REFERENCE THERETO.

#### PROPERTY DECLARATIONS:

#### CAUSES OF LOSS FORM A

##### DESCRIPTION

MAIN CHURCH

\$2,442,000

PARSONAGE

BLANKET BUILDING AND  
PERSONAL PROPERTY COVERAGE  
OVER THE LOCATIONS SHOWN

DEDUCTIBLE AMOUNT: \$ 250  
INCLUDED

BOILER & MACHINERY

INLAND MARINE DECLARATIONS:

FINE ARTS

\$ 87,960

GENERAL LIABILITY DECLARATIONS:

GENERAL AGGREGATE

\$ 1,000,000

PERSONAL AND ADVERTISING INJURY

\$ 1,000,000

EACH OCCURRENCE

\$ 1,000,000

PASTORAL PROFESSIONAL LIABILITY

- EACH OCCURRENCE

\$ 500,000

- ANNUAL AGGREGATE

\$ 500,000

DIRECTORS & OFFICERS LIABILITY

- EACH CLAIM

\$ 500,000

- ANNUAL AGGREGATE

\$ 500,000

CRIME DECLARATIONS:

EMPLOYEE DISHONESTY COVERAGE-ALL EMPLOYEES

\$ 25,000

THEFT, DISAPPEARANCE, AND DESTRUCTION COVERAGE

INSIDE PREMISES

\$ 5,000

OUTSIDE PREMISES

\$ 5,000

YOUR TOTAL ANNUAL  
PREMIUM \$ 5,072 -

3-40-0794 11/13/91 MXH CPW

# MUTUAL POLICY CONDITIONS

You are a member of the Company and shall participate, to the extent and upon the conditions fixed and determined by the Board of Trustees in accordance with the provisions of the Law, in the distribution of dividends so fixed and determined.

Upon assignment of this policy to which we have consented in writing, you agree that the assignee shall be deemed to be his legal representative in respect to this insurance and that such assignees shall receive such dividend.

**Extract from the Charter, Section 24 - "Policyholders of the Corporation shall not be assessable for the debts or obligations of the Corporation."**

In witness whereof, we have issued this policy, signed by the President and Secretary, but it shall not be valid unless countersigned by our duly authorized representative.

  
Secretary

  
President

C. ROWELL

Herndon-Alves Associates  
6063 6th Street North  
Arlington, VA 22203-1016  
December 16, 1991

Dear Friends:

Your church policy will be renewed on January 1, 1991 with the enclosed certificate of renewal. Therefore, it is important to retain the policy covering the period January 1, 1991 to January 1, 1992. Earlier, I sent a sheet asking for information on coverages that had not been on the old policy that you wished to have included in the new policy. Generally, the endorsement requests did not get in before the renewals were prepared. However, we will be working on them to get them in an endorsement as soon as possible. The effective date will be January 1, 1992.

I know that several churches have received their billings for the first quarter. You are billed for one-fourth of the annual premium plus the odd dollars over the fraction for the quarter. If the total premium is \$1,003, the first quarter bill will be \$253 and the remainder will be \$250.

If for some reason you discover that your policy is missing during the year, call me and I will use my copy to replace it.

Yesterday, I met with the leaders of a church and clarified several questions. If you have new members of the governing body or the board of trustees, I am ready to meet with the group and deal with any issue that is troubling members. Usually, I can answer the insurance questions and provide the peace of mind that the UCC\*INS policy should give us. Yet, the plain truth is that I do not know everything and need to consult with others on occasion. Similarly, if someone has a question, please feel free to call to get a response.

I sincerely hope that in the year 1992, we do not have any serious losses. Even the small ones are a cost and chore to the officers of the congregation. But, we will be available to you to smooth the way.

Sincerely,



Melvin R. Janssen  
703-528-7583